

# "Not for Us, but for ALL"

## YCW Co-operative Movement

### David Griffiths

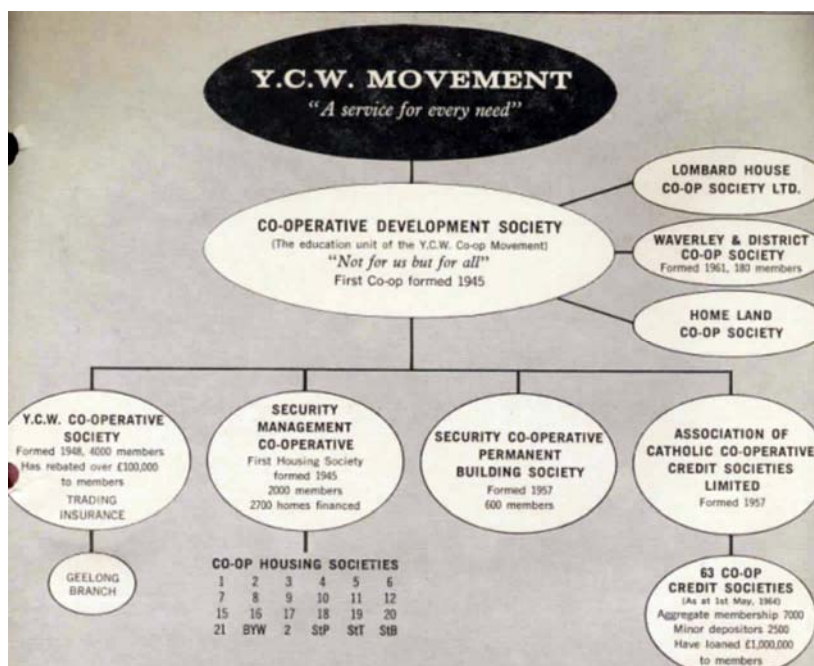
Originally created by David Griffiths as Secretary, Co-operative Federation of Victoria Ltd in 2004. Minor revisions in 2016.

The YCW Co-operative Movement was the most significant co-operative development initiative in Australia since the end of World War 11. This is because the YCW Co-operative Movement was based on:

- A co-operative praxis - a philosophy of co-operation that informed a co-operative practice and a co-operative practice that informed co-operative philosophy.
- A self-generating movement by individuals and their communities autonomous of external agents that supported and promoted co-operation and co-operatives for others.
- A broad and inclusive vision of co-operation that was committed in philosophy and practice to the unlimited opportunities and possibilities for co-operation and co-operatives.
- A substantial record of establishing co-operatives. Between 1943 and 1964 the YCW Co-operative Movement established a permanent building society, a trading and insurance co-operative, a land purchase co-operative, 23 housing co-operatives, 63 credit co-operatives and a Co-operative Development Society.

A [YCW chronology of key dates](#) is attached. Also attached are the Objects, Principles and Methods of the Y.C.W. Co-operative Movement – as articulated by the Y.C.W. Co-operative Movement in **Development Bulletin**, Co-operative Development Society Limited, Vol 1 No 3, January-March 1962, pp 5-8

The following [organisational chart](#) was published by the YCW Co-operative Movement in The Co-operator, May – July 1964, p 5



In 1994 Michael Campbell lamented in his thesis for the degree in Master of Education, University of South Australia, South Australia, that: "Despite the significant contribution made by the YCW a search of literature has shown that its methods and practices have not been subjected to any in depth analysis in the English speaking world." <http://www.cardijn.net/micbhael.campbell/page5.htm>

Even less attention has been made to exploring the establishment and development of the YCW Co-operative Movement.

### Catholic Social Teaching

It is the social teaching of the Catholic Church that provides a critical basis for understanding the establishment and development of the Young Christian Workers (YCW) and the YCW Co-operative Movement in Victoria, Australia.

What is common to the social teaching is theological reflection applied to the issues of the day. Major social teaching documents have been in the form of papal encyclicals:

- The Condition of Labour (**Rerum Novarum**), Encyclical Letter of Pope Leo X111, 1891
- The Reconstruction of the Social Order (**Quadragesimo Anno**)m Encyclical Letter of Pope Pius XI, 1931
- Christianity and Social Progress (**Mater et Magistra**), Encyclical Letter of Pope John XX111, 1961

- Peace on Earth (**Pacem in Terris**), Encyclical Letter of Pope John XXIII, 1963

In 1943 a Joint Committee with representatives of the Anglican Social Questions Committee, Catholic Action Secretariat and Christian Social Order Council issued A Christian Plan for Australia Twenty-Point Program Adopted by the Joint Committee. The plan included the need for legislative, financial and technical assistance for all forms of co-operatives.

In Australia the Australian Catholic Bishops have made their own contribution to Catholic social teaching through annual social justice statements between 1940 and 1966. These statements were attempts to apply the principles of **Rerum Novarum** and **Quadragesimo Anno** e.g.

- **For Freedom**, 1942
- **Pattern For Peace**, 1943
- **The Land Is Your Business**, 1945
- **Socialisation**, 1948
- **The Future of Australia**, 1951
- **Food - or Famine? A Critical Moral Issue**, 1952



**"We are still at the beginning, we are always at the beginning, we must persevere," Joseph Cardijn**

The YCW Co-operative Movement was developed by the YCW - the international Young Christian Workers movement. The YCW is a movement of and for young people.

The history of the YCW began in 1912 in Laeken, Belgium under the leadership of Father Joseph Cardijn as the Young Trade Unionists with the purpose of enabling young workers to act for themselves. Cardijn believed that young people were capable of and willing to give themselves completely to their work colleagues and the church, that they must come to grips with the materialism of the 20th century and that they could change the face of the earth by bringing Christian influence to bear in the world.

In 1925 the Young Trade Unionists were renamed the Young Christian Workers and Pope Pius XI gave the sanction of the church. Cardijn was subsequently made a Cardinal in 1965. He visited Australia in 1958 and 1966.

The Australian YCW was established in Melbourne in 1941. In Australia the YCW has trained thousands of young workers through the See-Judge-Act technique to concern themselves with the total welfare of young people.



## Objects, Methods, Principles

The YCW Co-operative Movement was guided by clear objects, methods and principles based on Catholic social teaching.

The YCW Co-operative Movement was influenced by Canada's Antigonish Movement established in the 1930's under the leadership of Rev. Dr. Moses Coady and Rev. Jimmy Tompkins at the University of St. Francis Xavier, Antigonish, Nova Scotia, Canada. The Antigonish Movement was based on adult education about and group action through co-operatives. The Antigonish Movement was guided by six principles:

- **The Primacy of the Individual.**



- **Social Reform Must Come Through Education.**
- **Education Must Begin With The Economic.**
- **Education Must Be Through Group Action.**
- **Effective Social Reform Involves Fundamental Changes In Social And Economic Institutions.**
- **The Ultimate Objective Of The Movement Is A Full And Abundant Life For Everyone In The Community.**

The Antigonish Movement began in Canada in 1934 and started with credit unions because they were regarded as the simplest type of co-operative. By 1944, 409 credit unions had been established. The Antigonish Movement spread from Antigonish throughout Nova Scotia and the Maritime Provinces of Canada,

Throughout the period of its existence the YCW Co-operative Movement promoted co-operation as practical Christianity. The Movement believed that co-operatives contributed to the "introduction of a Christian social order so that all citizens will be assisted to live full Christian lives" through "economic and social co-operation coupled with education both based on Christian principles."

The YCW Co-operative Movement endorsed six principles by which it set out to achieve its objects and judge its methods:

#### **1. The Primacy of the Individual**

All co-operatives believe that they can achieve social good only by bettering the social conditions of individual persons, and their object is to help each individual to achieve a better life. They disagree with the ultimate in capitalism which believes in the furtherance of a few individuals at the expense of many, but neither do they support absolute socialism which sees the state as more important than the rights of any single person.

#### **2. Social Reform must come through Education**

It is obviously impossible for people to bring about a change in social institutions unless they are first aware of what they are striving for and secondly the method by which they might achieve their object. This knowledge can only come through learning and therefore education of the individual is a vital plank in the co-operative platform.

#### **3. Education must begin with the Economic**

All people absorb information more readily if it deals with a subject in which they have a personal interest. There are none with whom we deal who are not in one way or another affected by economic conditions and therefore they can be led more easily to a study of the Church's social theories if they see the application of their education in the economic affairs of their everyday life.

#### **4. Education must be through Group Action**

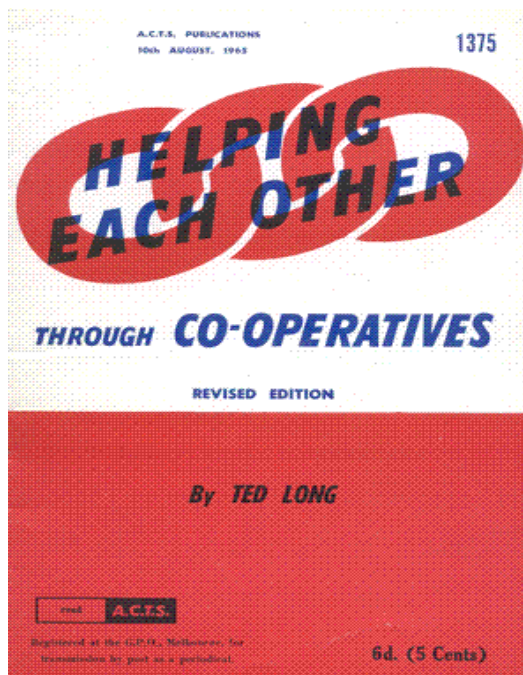
This is in line with the basic belief that people can act more effectively when acting together than as individuals. This applies not only to everyday affairs, but to the type of education through action which is the key-note of the co-operative movement. We believe that people can best learn to take control of their own affairs by experimenting and learning by their experience.

#### **5. Effective social reform involves fundamental changes in Social and Economic Institutions**

It is our belief that we must be prepared to more than merely improve existing conditions if we are to bring about social reform. At times it will be necessary to set up and support organisations entirely opposed to existing institutions and if necessary to build a set of conditions where certain institutions can no longer survive. For example, we may deplore the poor service or high prices charged by a monopoly, but it may not be sufficient that we endeavour to have these prices reduced or the quality improved. It may well be that we would set up an organisation to oppose the monopoly and in the long run to force it out of its position as the only supplier.

#### **6. The Ultimate Objective of the Movement is a Full and Abundant Life for Everyone in the Community**

If we believe that every man can best carry out his vocation in life if he is freed from the restrictive shackles of poverty and other social evils then we should aim for a situation where these evils are abolished and each person should have the best chance possible to carry out his task in life without impediments and so find it easier to save his soul.



For a 1965 insider view of the YCW Co-operative Movement read

[Ted Long's Helping Each Other Through Co-operatives.](#)

### **A Starting Point**

A starting point for the YCW Co-operative Movement in Victoria was 1943 when the YCW started a savings scheme for young workers and started working for co-operative housing legislation in Victoria.

This was when the YCW wanted to know if young people were saving for the future. In discussions with groups of young people the YCW learnt that "young workers about to get married found it hard to raise money to buy a home" and, therefore "the YCW in Victoria approached the Government of the day with a plan to form co-operative housing societies..."

The technique adopted by the YCW to establish co-operatives was based on Seeing, Judging and Acting:

- See - the shortage of housing.
- Judge - that this was a problem.
- Act - by establishing housing co-operatives.

The Government agreed and passed legislation for co-operative housing societies.

The first co-operative housing society was formed by the YCW Co-operative Movement in November 1945 and by February 1967 over 50,000 families had obtained homes through co-operative housing - with 2,500 securing homes through 28 YCW housing co-operatives in Melbourne and Ballarat,

## Trading Society

In 1948 the YCW registered the YCW Co-operative Society - a trading co-operative based at 157 a'Beckett Street, Melbourne. The store sold:

- Household furniture and furnishings.
- Floor coverings.
- Electrical goods.
- Insurance.
- Builders' and general hardware.
- School desks
- Church and institutional furniture

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**Y.C.W. CO-OP STORES**  
157 a'BECKETT STREET, MELBOURNE • 74 RYRIE STREET, GEELONG

Published by Short Die Lines for the Y.C.W. Co-operative Development Society and printed by J. Ray Stevens Pty. Ltd., "Knox Street", Knox Place, Melbourne.

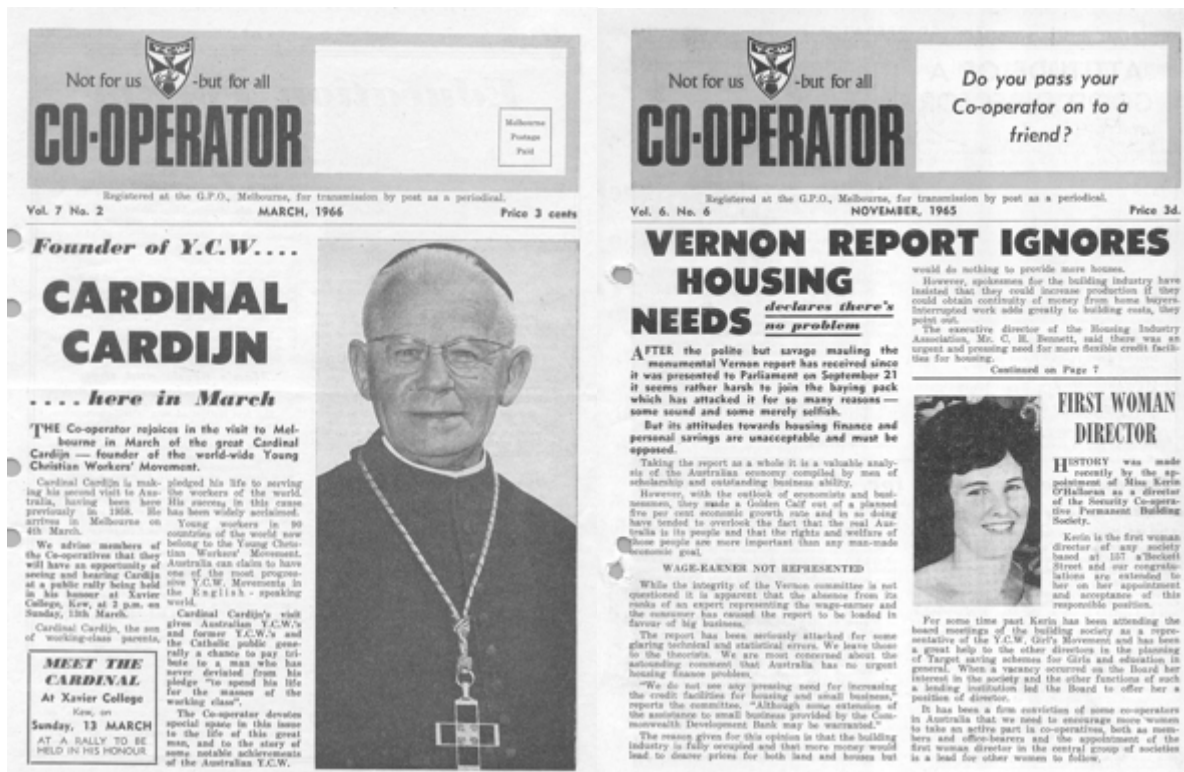
In 1953 the YCW Co-operative Society established a co-operative building group but this ceased operating in 1955. In 1954 an insurance service was established to give people the opportunity to own and build their own insurance business.

By 1960 there were 2300 members. On 26 June 1961 the YCW Co-operative opened a branch at 74 Ryrie Street, Geelong.

In 1965 the YCW Co-operative Society began supplying school uniforms. The decision to supply school uniforms was also based on the core practice of See, Judge and Act:

- Seeing parent complaints about the quality and price of school uniforms.
- Judging that parents themselves should enter the business of supplying school uniforms.
- Acting by extending the services of the YCW Co-operative Society to include school uniforms - rather than expecting parents at each school to establish a school uniform co-operative.

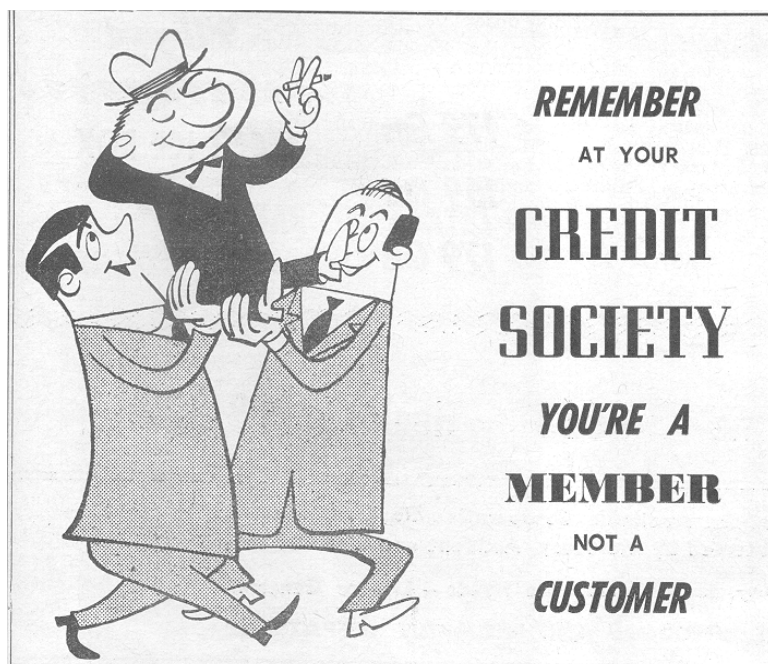
On 11 July 1966 the YCW Co-operative Society opened a School Uniform Showroom at 347 Elizabeth Street, Melbourne.



### Credit Unions

In 1951 the YCW Co-operative Movement decided to investigate credit union development. This included contact with the Antigonish credit unions in N.S.W. under the leadership of Father Jack Gallagher. Subsequently, in 1952 the YCW Central Credit Union was formed.

Under the YCW Co-operative Movement, credit union development was based on Catholic parishes - giving parishioners a means of effectively running their own savings and credit businesses.





By 1966 there were 144 credit unions in Victoria with approximately 20,000 members and about 75% were parish or community based. Registration dates of some of the YCW credit unions in Victoria, Australia, between 23 August 1954 and 23 September 1966.

23 August 1954  
YCW Central Credit Society Ltd

19 February 1957  
St Gabriel's Reservoir Co-operative Credit Society

4 June 1957  
St Peter's Co-operative Credit Society Ltd, East Bentleigh.

29 July 1958  
St. Alipius Co-operative Credit Society Ltd

13 December 1958  
Waverley Catholic Co-operative Credit Society Ltd

7 May 1958  
St. Francis Box Hill Co-operative Credit Society Ltd

17 November 1959  
St Edmunds Croydon Co-operative Credit Society Ltd

28 April 1960  
Our Lady's Co-operative Credit Society Ltd, Ringwood

2 June 1960  
St. Bridget's Co-operative Credit Society Ltd

16 September 1960  
St. Christopher's Co-operative Credit Society Ltd, Syndal

5 December 1960  
Sacred Heart Co-operative Credit Society Ltd, Bendigo

14 August 1962  
Spotswood Parish Co-operative Credit Society

9 September 1963  
The Cobden District Catholic Co-operative Credit Society Ltd

21 October 1963  
Daylesford Christian Family Co-operative Credit Society Ltd

13 July 1964  
Mornington Parish Credit Co-operative Society Ltd

12 November 1964  
Koroit Credit Co-operative Society Ltd

17 March 1965  
St. Stephen's East Reservoir Credit Co-operative Society Ltd

12 October 1965  
White Hills Parish Credit Co-operative Society Ltd

23 September 1966  
St Alban's Credit Co-operative Society Ltd

In 1957 the Association of Catholic Co-operative Credit Societies was formed by three credit unions - St. Gabriel's Reservoir, St. Peter's East Bentleigh and the YCW Central Co-operative Credit Society. The Association was formed with the purpose of:

- co-ordination the ideas and methods of credit societies
- promoting new credit societies
- promoting education in co-operation



The 9th AGM of the Association of Catholic Co-operative Credit Societies at the Isabel Younger Memorial Hall, Carlton, on 16 September 1966 voted to change its name to the Victorian Credit Co-operatives Association - becoming open to all credit unions in Victoria. There were at the AGM 120 representatives from 63 credit unions.

At the time of the decision there were 140 credit unions in Victoria - 91 affiliated to the Association. The Association's credit co-operatives had an aggregate membership of more than 12,000 people.

For an insider view of the YCW Co-operative Movement and credit unions

[John Giddens' Invest in the Future of Your Credit Society.](#)

### **Co-operative Development Society**

The Co-operative Development Society was established in 1961 to "safeguard the proper growth of the YCW Co-operative Movement in accordance with Christian co-operative principles. Between 1960 and 1968 44 issues of the Co-operator newspaper were published and between 1961 and 1964 ten issues of a Development Bulletin. In a complementary publication the articles in the Co-operator have been annotated: Catholic Co-operation – the Y.C.W. (2f017).

The objects of the Co-operative Development Society were:

To promote and carry out educational programmes in co-operatives in accordance with Christian social principles;

to prepare and distribute literature relevant to co-operatives;

to acquire and to provide and to maintain lands and buildings for education, recreation or other community purposes, and to promote and assist clubs, societies or other organisations for any such purpose;

to promote and carry out any charitable purpose;

to do all such things calculated to improve the conditions of community life as are prescribed by regulation.

The first issue of The Co-operator included this editorial:

**EDITORIAL****WE ASK YOU**

**T**HE **Co-operator**, in this its first issue, asks its readers to face the question — can we improve the economic conditions of our country? Can we provide a distribution of property and wealth more in keeping with the rights of individuals? With the rights of families? Can we bring about a democratic ownership and control of the supply of goods and services we need?

On the reaction of people to these questions will depend the future economic set-up of our country.

Co-operatives — true co-operatives — give people the chance to show their re-action. The group of co-operatives, of which the **Co-operator** is the official voice, namely, the Y.C.W. Co-operative Societies, show an encouraging re-action by people.

It is the aim of the **Co-operator** to inform all members and potential members of the progress of such co-operatives; to discuss how further developments can be made and to examine various social problems confronting the individual and the family.

This periodical wants to enliven the interest and action of people in the vital subject of improving their way of life.

Because that is what co-operatives are—a means of enabling people by combining with one another to overcome their economic problems and thus attain more economic independence, so necessary for full Christian living.

The proper growth of co-operatives will not occur without a process of thought and action flowing through them.

What co-operatives to form? How to run them? How to expand them? These questions constantly crop up. The true co-operative with active and interested members will find the right answers, because co-operators think not of their own gain but of the benefit for all.

Thus our motto: "Not for us, but for all."

May the **Co-operator** play its part in spreading the spirit and practice of our motto, so that economic independence, as well as political independence, will operate in our country.

The YCW Co-operative Movement believed that: "Setting up a large number of co-operatives is not of itself sufficient." YCW co-operatives, therefore contributed five shillings per member per year to fund



the Co-operative Development Society Ltd to propagate the co-operative movement and provide education services.



The work of the Co-operative Development Society included:

- Publication of the quarterly Co-operator
- Publication of the quarterly Development Bulletin
- Establishing and developing a co-operative library
- Preparation of brochures on various types of co-operatives
- Provision of speakers for meetings
- Organising co-operative education workshops and conferences

Membership of the Co-operative Development Society was individual.

At the sixth annual meeting of the Co-operative Development Society on 28 July 1966 it was decided to work for the establishment of a Co-operative Union "so that all true co-operatives will be able to co-operate to bring the advantages of economic co-operation to our community."

Not for us  -but for all

# CO-OPERATOR

Registered at the G.P.O., Melbourne, for transmission by post as a periodical.  
Vol. 7, No. 5 AUGUST, 1966 Price 3c cents

## THE FUTURE OF CREDIT SOCIETIES

THE first ten years are behind us. We have established over 80 parish credit societies. The experience gained and the passage of time have supplied us with the know-how and have given us adequate opportunity to consider the future.

I would say that there would be general agreement to the proposition that the work of credit societies should be expanded. However, there would be a divergence of opinion as to the best route to take.

The past ten years have shown us what can be achieved, mostly on the basis of voluntary effort. Nevertheless, these achievements, although only scratching the surface, represent a springboard from which to launch into our next stage of development.

Some societies have already reached the stage where the task of providing service through voluntary effort is proving difficult. What avenues are open to these societies.

Thirty five representatives from parish credit societies, met recently in the first school organised by the Association of Catholic Co-operative Credit Societies, to discuss the future expansion of credit societies.

The opening talk given by Mr. John Gibbons, Secretary of Diocesan Parish Credit Society, at the theme, "Example from this talk are published in the leading article in this issue of the 'Co-operator'."

My first submission is that whilst we would want to see a credit society conducted at all times in accordance with both Christian and co-operative principles, nevertheless such a society by virtue of its operations is a business.

In line with this thought is my proposal that a credit society should strive to obtain its own premises as soon as its resources permit. I would go further and say that the premises should be away from Church property so that the society becomes its own master, not depending upon the good graces of the local parish. In this way it would be able to attract the interest of non-Catholics who share our interest in co-operatives but who may be reluctant to support a co-operative conducted on Church property.


### ADVANTAGES OF PREMISES

The acquisition of its own premises by a Society would bring with it a number of advantages. Some that I see are—

- Premises would provide a society with the opportunity of greater flexibility as to hours of business.
- Premises would enable the operations of the society to be carried on in a more congenial atmosphere, with greater comfort for both members and helpers.
- Premises would permit a society to streamline its procedures, thereby increasing efficiency.
- Premises would be a further means of explaining to people that a credit society is a solid business and not a terminating co-operative.
- Premises would become the focal point of the society's activities and so allow directors and officers to enjoy the privacy of their own homes.



A Group of Delegates to the School on Credit Co-operatives pictured in the grounds of "Mayra Wanda", the Y.C.W. Training Centre.

Not for us  -but for all

# CO-OPERATOR

Registered at the G.P.O., Melbourne, for transmission by post as a periodical.  
Vol. 6, No. 5 SEPTEMBER, 1965 Price 3d.

## LAW MUST CURB TRADE PRACTICES

THE long-promised Commonwealth Restrictive Practices Bill has had a slow progress. Its debate, set down for this session of parliament, may now be deferred till next year.

The Barwick proposals, made in December, 1962, were replaced by a Bill introduced in parliament on 19th May, 1965, by the Attorney General (The Hon. W. P. Studdert).

The Studdert Bill is less comprehensive than the Barwick proposals, but, on the other hand, it has abandoned many of the escape provisions of the Barwick plan.

The Barwick proposals outlaw four practices, namely collusive tendering, collusive bidding, persistent price cutting and monopolization. The Studdert Bill outlaws only collusive tendering and collusive bidding.

Under the Studdert Bill, five categories of agreement are registrable and subject to examination:

- Price fixing and terms of sale.
- Consensus in connection with dealing.
- Restrictions as to quality or output.
- Zoning restrictions.
- Restrictions as to persons to be dealt with.

There are four practices subject to examination:

- Obtaining discriminatory treatment by threat or promise.
- Supplying goods on the condition that the purchaser deal with a third person.
- Trade association boycotts.
- Manipulation, i.e. the taking of an improper advantage of a dominant position in the market.

"Dominant position" is taken to mean not less than one-third of the market.

Membership of Trade Associations, and mergers and take-overs, are not registrable under the Studdert Bill.

There has been considerable criticism of the proposed legislation. Industrial and commercial organizations have opposed it. Their objections are not surprising.

It was surprising, however, to read a report recently that the Premier of Victoria, Mr. Bolte, would not be prepared to co-operate in making the legislation effective in Victoria. Mr. Bolte is reported to have said the present-day "tough competition" would take care of any "bad eggs" in business and industry. Mr. Bolte's theory of competition eliminating evil practices is directly refuted by the persistence in Victoria of the practice of collusive tendering.

It is encouraging to see that Mr. Bolte apparently had further thoughts himself because his latest statement on Restrictive Trade Practices Legislation is that he will be prepared to consider taking legislative action in Victoria.

The attitude of State Governments is most important because it is agreed that any Commonwealth legislation will be effective only if all Australian State Parliaments enact complementary legislation.

Some critics of the Bill oppose it on the grounds that it will increase bureaucracy in Australia and will create uncertainty in the minds of management of businesses. These two objections are not arguments against legislation to safeguard the people of Australia against evil practices, but are points of view that should be taken into account in determining what type of legislation should be adopted and how it should be administered.

### Co-ops a Necessity

THE proposed legislation against restrictive trade practices will not diminish the need for consumer co-operatives.

It is a necessary safeguard in an economic system which is motivated by profit. But in a complex economic system many doubtful practices will be allowed because of business economic arguments.

Therefore even with good legislation will administered the community needs in its economy a strong injection of co-operative enterprise. Economic co-operatives, designed to enable people to combine together to run their own businesses for service at cost, are a necessity.

Existing co-operatives have a responsibility to strengthen themselves and to spread the message of co-operation.

This can be achieved by co-operative members giving their investment, patronage and support at every opportunity by taking orders and by suggesting new or improved co-operative services.

### From Catholic to Secular

In 1964 the YCW Co-operative Movement's Bob Maybury undertook an overseas tour and his subsequent report asked this question: Should our movement remain Catholic centred?

In response, the YCW Co-operative Movement neutralised its Christian vision for the sake of a united co-operative movement. In 1966 the Association of Catholic Credit Societies agreed to reform and rename as the Victorian Credit Co-operative Association. Subsequently, in 1970 the Co-operative Development Society ceased functioning and, instead, supported the establishment of the Co-operative Federation of Victoria Ltd.

This neutralisation of the YCW Co-operative Movement vision was in itself a bold and visionary leap of faith in co-operative values and principles and the broader co-operative movement such as industry-based credit unions. But, the vision of a co-operative philosophy that informed the practice of the YCW Co-operative Movement did not transfer as it could not. The changes did not result in a renewed or different morality and spirituality.

The YCW Co-operative Movement had a unique vision and commitment that could not be transferred because of its uniqueness. The YCW Co-operative Movement, for example, expected members not only to be active in using and running their co-operative but also to be missionaries advocating to others to try co-operatives. The YCW Co-operative Movement also advocated that directors needed to be prepared to make sacrifices of their time and energy and warned about dead wood cluttering up boards.

In 1985 Professor Don MacInness, of the Sociology Department, St. Francis Xavier University, Antigonish, Nova Scotia, Canada observed: "The focused vision and social critique of the once famed Antigonish Movement has virtually disappeared from public life." (Source: Jim Lotz and Michael R. welton Father Jimmy The Life and Times of Father Jimmy Tompkins, Breton Books, Wreck Cove, Cape Breton Island, 1997, p 157) In Australia the focused vision and social critique of the YCW Co-operative Movement has actually disappeared.

# YCW Co-operative Movement

## Chronology

1941

Father F.W.Lombard establishes YCW in Melbourne, Victoria, Australia

1943

YCW Social Inquiry - Economic Preparation for the Future

Savings schemes established in each Catholic parish but subsequently found to be in contravention of the Commonwealth Banking Act.

1944

YCW consults Victoria's Archbishop Mannix on the formation of co-operatives and Mannix approves development.

1945

YCW's first co-operative established - a co-operative housing society.

1948

Establishment of Y.C.W. Co-operative Trading Society.

1951

YCW Co-operative Conference on education at St. John's, East Melbourne.

YCW establishes co-operative education committee.

1952

Establishment of unregistered credit union with common bond membership of YCW trading or housing co-operatives, YCW Central Credit Union.

YCW conference on family economic problems.

1953

Establishment of Building Construction Division within YCW Trading Co-operative Limited. Division employs manager, accountant and 11 workers plus a few sub-contractors.

1954

Establishment of an Insurance Division within YCW Trading Co-operative Limited. Division employs up to nine workers.

Establishment of central credit society.

1955

YCW Building Construction Division disbanded after construction of 80 homes and operating at a

loss.

1956

Establishment of first parish credit society at St. Gabriel's, Reservoir, Victoria.

1957

Establishment of Association of Catholic Co-operative Credit Societies by three credit unions - YCW Central Credit Co-operative, St. Gabriel's (Reservoir) and St. Peter's (East Bentleigh).

Security Permanent Building Co-operative established.

1960

Establishment of Co-operative Development Society

First issue of YCW The Co-operator.

1961

Co-operative Development Society Ltd registered 6 February 1961.

Opening of Geelong branch of YCW Co-operative Society in July 1961.

First issue of YCW Development Bulletin.

1962

Publication of Ted Long's Helping Each Other Through Co-operatives by Australian Catholic Truth Society

Co-operative Development Society establishes Housing Committee in June 1962.

Co-operative Development Committee established in Ballarat.

1963

Co-operative Development Society's first School on co-operatives.

Public meeting decides to form home land co-operative in October 1963.

Housing Committee ceases to function from September 1963

1964

Home Land Co-operative Ltd established.

Last issue of YCW Development Bulletin.

YCW R.B.Maybury's overseas investigation and report of co-operatives in England, Ireland, Canada, USA and Fiji.

Formation of Geelong Regional Co-operative Development Committee

1966

Association of Catholic Co-operative Credit Societies became Victorian Credit Co-operatives Association.

1968

Last issue of YCW The Co-operator.



OBJECTS PRINCIPLES AND METHODS OF THE Y.C.W. CO-OPERATIVE MOVEMENT

For the benefit of Directors and Office-bearers of Societies, the Bulletin publishes a Statement of Objects, Principles and Methods which the Co-operative Development Society has adopted as being the requirement of a Christian Co-operative Movement.

The Statement will be subject to review from time to time. As this is the first time it has been published, Boards of the Societies are invited to forward to the Secretary of the Development Society, 157 A'Beckett Street, Melbourne any comments or suggestions for review which they consider would be useful.

The Statement is as follows:-

- OBJECT. To achieve the introduction of a Christian social order so that all citizens will be assisted to live full Christian lives.
- MEANS. Economic and social co-operation coupled with education, both based on Christian principles.
- EXPOSITION OF CHRISTIAN PRINCIPLES. We look to the Church as the custodian of God's teaching and particularly this teaching as expressed in "Rerum Novarum", "Quadragesimo Anno" and "Mater et Magistra".
- PHILOSOPHY OF MOVEMENT. The philosophy on which the Movement will be built is contained in these six principles:-
1. The primacy of the individual.
  2. Social reform must come through education.
  3. Education must begin with the economic.
  4. Education must be through group action.
  5. Effective social reform involves fundamental changes in social and economic institutions.
  6. The ultimate objective of the Movement is a full and abundant life for everyone in the community.
- CO-OPERATIVE PRINCIPLES. The principles first laid down by the Rochdale pioneers and as expounded by Antigonish are adopted, namely:-
- (i) Democratic Control.
  - (ii) Open membership.

- (iii) Limited returns on capital.
  - (iv) Sale of goods at competitive retail prices.
  - (v) Rebate in proportion to patronage.
  - (vi) Education.
- CO-OPERATIVE PRACTICES. (a) Setting aside of reserves.  
(b) Cash Trading.
- PRINCIPLE ON CONSTITUTION OF MOVEMENT. That the Movement would consist of a series of self controlled co-operatives formed as the need arises and education programme warrants. The guiding principle as to control shall be that a larger organisation will not be established to do or take over a function that a smaller one can do effectively. Local societies should co-ordinate with other societies by all appropriate channels, e.g. association.
- EDUCATION METHODS: Initial basis for education through co-operation is that persons with similar problems getting together to seriously discuss them invariably activate the providence of God and reach a satisfactory solution. This education can be developed and conveyed through the following techniques:-
- (i) Cottage Discussions. (ii) Study Groups.
  - (iii) Rallies. (iv) Conventions.
  - (v) Conferences. (vi) Schools.
  - (vii) Meetings. (viii) Publications and printed material.
- RELIGIOUS DEVELOPMENT: To remind all concerned of our Christian foundation and purpose and to assist in the development of a true spirit, our Movement should have :-
- Prayers at meetings.
  - Display of crucifix or other religious articles.
  - Religion brought into Directors meetings.
  - Annual Retreats for leaders.

MEMBERSHIP: We recommend local societies should:-

- (a) Always commence with Catholics.
- (b) Expand to non-Catholics in due course.
- (c) But be prepared to accept non-Catholic members at beginning if they are willing to accept the Christian principles of our Movement.

RELATIONSHIPS WITH OTHER CATHOLIC ORGANISATIONS: The Co-operative Movement to grow up independent of any other Catholic organisation.

RELATIONSHIP WITH SECULAR CO-OPERATIVE ORGANISATIONS: Sections of the Y.C.W. Co-operative Movement to be prepared to Co-operate with these in any way for our mutual benefit provided our dealings with them are as groups of societies to their organisations and we are able to protect our Christian principles.

REVIEW OF PRESENT MOVEMENT: We regard the present components of our Co-operative Movement as all able to give opportunity for effective development of the Movement.

LOCAL DEVELOPMENT: We support the local development of trading societies or some secondary development to credit societies but we recommend promoters of any such development to:-

- (i) Fully investigate local need.
- (ii) Carry out adequate pre-formation education.
- (iii) Check up on relationship or link with any other existing co-operatives.
- (iv) Launch new development with a suitable post formation education programme in mind.

PRE-FORMATION EDUCATION: 1. Have approval of local Parish Priest.  
2. Carry out in conjunction with Co-operative Development Society a programme of cottage discussions till (1) at least 30 people have participated and shown interest in supporting the proposed Co-operative and (2) sufficient potential directors and office bearers have shown their willingness to act.



3. Prepare public formation meeting with specific invitation to those cottage discussion participants and pulpit announcement to all other Parishioners.
4. Cottage discussion and preparation for formation meeting must cover:-
  - (a) Co-operative Principles.
  - (b) Legal set up of Society.
  - (c) Practical operation of proposed Society.
  - (d) Relationship with other Co-operatives.
5. Where formation is a secondary development, support of general members of existing co-operative society or societies in locality should be sought at their general meeting.

POST  
FORMATION  
EDUCATION:

1. Form local development committee.
2. Personal link with Co-operative Development Society.
3. Obtain Co-operative Development literature.
4. Cottage discussions.
5. Study groups.
6. General meetings.

MEMBERSHIP  
TRADING  
POLICY:

We recommend that to preserve and develop the spirit of personal responsibility and personal education local societies should aim at trading with individuals only, and should certainly restrict trading with non-members to 10% at the maximum. Persons becoming members must apply for five £1 shares but can trade before their shares are fully paid.

ACCEPTANCE  
OF  
DEVELOPMENT  
PRINCIPLES:

Any new formation which comes about through any contact with this Development Society is required to affirm that it subscribes to these principles and is prepared to join any appropriate association and to pay its educational contributions to the appropriate body.